

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Robert L. Zechman  
Melissa K. Zechman  
Debtors

Case No. 17-05180-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 20

Date Rcvd: Mar 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2018.

db/jdb Robert L. Zechman, Melissa K. Zechman, 438 Coal St, Lehighton, PA 18235-1337  
cr +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853  
5004117 AT&T Wireless, attn. Bankruptcy Department, PO Box 309, Portland, OR 97207-0309  
5004115 American Web Loan, 2128 N 14th St # 130, Ponca City, OK 74601-1831  
5004116 Apex Asset Management, 2501 Oregon Pike Ste 120, Lancaster, PA 17601-4890  
5004119 Eastern Revenue Inc., 998 Old Eagle School Rd Ste 1204, Wayne, PA 19087-1805  
5004122 Green Trust Cash, LLC d/b/a GTC Financia, PO Box 340, Hays, MT 59527-0340  
5004123 Hamilton Law, PO Box 90301, Allentown, PA 18109-0301  
5004113 McCrystal Law Offices, 2355 Old Post Rd Ste 4, Coplay, PA 18037-2459  
5004124 Powell Rogers and Speaks, PO Box 61107, Harrisburg, PA 17106-1107  
5004125 Seterus Inc., 14523 SW Millikan Way Ste 200, Beaverton, OR 97005-2352  
5007710 +Seterus, Inc. as the authorized subservicer for Fe, Martha E. Von Rosenstiel, P.C., 649 South Avenue, Secane, PA 19018-3541  
5004112 Zechman Melissa K, 438 Coal St, Lehighton, PA 18235-1337  
5004111 Zechman Robert L, 438 Coal St, Lehighton, PA 18235-1337

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: wschwab@iq7technology.com Mar 29 2018 19:04:36 William G Schwab (Trustee), William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56, Lehighton, PA 18235-0056  
5034143 EDI: PHINAMERI.COM Mar 29 2018 23:03:00 Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096  
5004114 +EDI: RMCB.COM Mar 29 2018 23:03:00 American Medical College, 4 Westchester Plz, Elmsford, NY 10523-1615  
5004118 E-mail/Text: ebn@carepayment.com Mar 29 2018 19:04:33 Blue Mountain Health System, c/o Care Payment, PO Box 9197, Coral Springs, FL 33075-9197  
5004121 EDI: PHINAMERI.COM Mar 29 2018 23:03:00 GM Financial, PO Box 181145, Arlington, TX 76096-1145  
5004126 EDI: VERIZONCOMB.COM Mar 29 2018 23:03:00 Verizon, 500 Technology Dr Ste 300, Weldon Spring, MO 63304-2225

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
5004120\* Eastern Revenue, Inc., 998 Old Eagle School Rd Ste 1204, Wayne, PA 19087-1805  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 31, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2018 at the address(es) listed below:

Heather Stacey Riloff on behalf of Creditor Seterus, Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae") heather@mvrlaw.com, Michelle@mvrlaw.com  
James Warmbrodt on behalf of Creditor MTGLQ Investors, L.P. bkgroup@kmllawgroup.com  
Michael J McCrystal on behalf of Debtor 1 Robert L. Zechman mccrystallaw@gmail.com, sueparalegal@gmail.com  
Michael J McCrystal on behalf of Debtor 2 Melissa K. Zechman mccrystallaw@gmail.com, sueparalegal@gmail.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
William G Schwab (Trustee) schwab@uslawcenter.com, wschwab@iq7technology.com;ecf@uslawcenter.com

TOTAL: 6

**Information to identify the case:**

Debtor 1 **Robert L. Zechman**  
First Name Middle Name Last Name  
Debtor 2 **Melissa K. Zechman**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9290**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-6095**  
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:17-bk-05180-RNO**

**Order of Discharge**

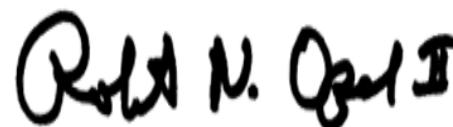
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Robert L. Zechman  
aka First Last, aka Robert L. Zechman Jr.

Melissa K. Zechman

By the  
court:



Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

March 29, 2018

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**